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EARNINGS, SPENDINGS AND SAVINGS OF SCHOOL CHILDREN.

*Investigation of the Social Settlement Fellowship of the University of Michigan at Chicago Commons.

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With all that has been said and written regarding the employment of children in stores and factories, little attention has been paid to the financiering of the child who is not a regular wage-earner. How his odd pennies are picked up, what they mean to him and to his parents, how he spends them and what his inclinations are toward saving, seem as yet to have aroused comparatively little interest.

Mr. Will F. Monroe, of Boston, has made an interesting report on the "Money Sense of Children," in the Pedagogical Seminary, vol. 9. He based his report on the answers to the following questions which he submitted to the children of some of the public schools of Massachusetts; "If you had 50 cents a month to spend as you liked, what would you do with it?" "For what would you save?" He asked 100 boys and 100 girls of eleven years of age, "What would you do with \$1,000?" This, as he says, was to ascertain "the mental effect of a large sum of money," and the result was the statement from 98 per cent of the boys and 72 per cent of the girls that they would save it. He found by the answers to the question regarding the 50 cents a month a uniform growth in thrift tendencies with increase in years. He notes also that in all cases the tendency to save is stronger in boys than in girls, and substantiates his statements with results obtained from a similar investigation by Miss Anna Köhler, of California published in Barnes Studies in Education, Stanford University.

Mr. Monroe was intimately associated with the public schools when he wrote and his inquiries were thus prompted by an interest in

child study. For purposes of psychology these suppositional cases are quite sufficient.

For this report I have asked the children not only "What would you do?" but "What are you doing?" And I have supplemented the answers I have received with actual observation on my own part. Personal acquaintance with the children through clubs and classes at Chicago Commons and calls on the parents in the neighborhood suggested facts to be demonstrated by other means, and gave an abundance of illustrations for the principles I saw at work there. By visiting the stores and school shops I noted facts regarding their spending. At the juvenile court I witnessed the trial of cases in which the desire for money or its equivalent seemed the root of the evil. Different boys' clubs and savings bank stations gave hints and suggestions. But the most definite knowledge of the facts of the case was gained from a questionnaire presented to the children of some of the public and private schools of the city and suburban towns. Answers were received from 1,339 children between the third and eighth grades, inclusively; 1,062 of these from the poorer quarters of the city, 54 from a private school in which the most cultured if not the wealthiest families are represented, and 223 from public schools of neighboring towns.

Three large schools were chosen with reference to the encouragement each gave to saving, and also with reference to the nationalities represented in them. One was in a neighborhood predominately Scandinavian, one largely Italian and another Russian and Polish. One had a very prosperous school bank, one a meagre one and one none at all.

The utmost care was taken in presenting the questions that the children should answer them carefully and truthfully. The fact that their names were not asked for was emphasized to encourage their telling the whole truth. On the whole the children worked earnestly on the questions, and I have every reason to feel that their answers embody their sincere beliefs and that the errors in them arise from the very nature of the questions and the limita-

*We take pleasure in presenting as full a summary as our space allows of Miss Palmer's report of her inquiry to the University department of economics, which deserves to be rated with Mr. Melendy's on "Social Substitutes for the Saloon" and Miss Clark's on "Juvenile Delinquency in Chicago."

tions of the children's minds. The questionnaire asks for sex, age and nationality, as well as information regarding money.

The questions are: Boy.... Girl.... Age... Nationality..... 1. If you had 15 cents a week to spend as you chose what would you do with it? 2. What would you do with \$1,000? 3. Are you saving any money? If so, for what? 4. About how much money do you spend a week and for what do you spend it? 5. How do you get the money you have to spend? 6. How often do you go to the theatre? How much do you pay for a ticket?

Many of the papers give evidence of a very clear money sense. This is especially true among the poorer children who have not only experienced inconveniences and suffering from the lack of money, but have known from actual efforts the difficulties in earning it. One little boy sagely remarks in this connection, "We must work to earn money."

IDEAS ON INVESTMENT.

Many of these children have very definite ideas of investing money. For example, one lad says regarding the \$1,000, "I would put it in the bank and get 3 per cent interest." An Italian boy says, "I would invest it, because you get interest on it, and you save more money than if you had to keep it in a trunk." Still another Italian boy of 13 says, "I would keep what I needed and send the rest to earn more, by loaning them to other people and pay me interest." A German boy of 12 says he would "buy a house and lot and have people to rent it." Several references are made to government bonds as the best way to invest large sums, and some suggest that they would buy houses and "rent them for money."

THE PURPOSE OF MONEY.

That money is but the means to an end and not an end in itself is granted by a large number of the children. Most of those who would save the \$1,000 have some definite purpose in mind for saving it other than mere hoarding. This purpose is often charitable, either for the support of their parents when they are old, or for the poor or unfortunate. A Danish girl 13 years old says, "If I had \$1,000 I would save it for Fourth of July and I would like to keep a hospital." (Perhaps the connection between the two is not wholly accidental in the child's mind.) Another young philanthropist says, "I would put it in the bank to bear interest so that by the time I grow up to be a woman it would be a great sum. With that I would establish a 'home for the homeless.'" However, the end for which money stands as a means, in

the child's mind, is not always so sublime. An Italian boy of 12 says, "If I had \$1,000 I would buy the best suit. Then if I had some more I would make some presents to my brother and sister. Then, with the other money I make myself a sport." Again, a boy of 11 says, "I would give my mother the \$1,000 and she would give me some of it. I would be a sport and buy me a hat, a suit, a shirt and everything I need." A Jewish girl expresses this same sense of the utility of money when she says, "I would spend it, for when I would die I would leave it behind."

Some of the children have divided up the sum very carefully in some such way as this: "If I had \$1,000 I would invest \$800 in the Milwaukee Avenue State Bank and give \$175 to my mother as a present, and with the rest of it I would buy shoes, clothes, etc.," or "If I had \$1,000 I would save \$500 till I get old enough to go into business, give \$300 to my mother for board and keep \$200 for my own expenses." Still another says, "I would give \$100 to poor, \$800 to my pa and ma, \$50 for clothes and a bicycle, some books and the rest I would spend."

CORRECT ESTIMATE OF VALUES.

Most of the papers show a reasonably correct idea of \$1,000. Where there is deviation the tendency is to overestimate the value of large sums rather than to underestimate it. This is especially true among the poorer children. An illustration of the overvaluing of the sum is this answer which a German boy gave to the second question. "I would buy a farm, a house, shoes, clothes, books, gun, watch, chain, ring and pencils." In striking contrast to this is the answer of the little Italian boy who said he would buy a hat if he had \$1,000. These cases of underestimating the value of money, however, are very few—not more than 3 or 4 per cent of the whole number.

DEFINITENESS IN THE PLANS TO USE MONEY.

On the whole the children from the poorer schools have a much more definite idea of the use of money than those of the wealthier class. Only 20 per cent of this latter class were more definite in their statements as to what use they would make of \$1,000 than that they would save it or give it to the poor or to their parents. Eighty-one per cent of the poorer children had very definite notions of just what they would do with it. This, of course, is most natural. They feel circumscribed at every turn by lack of means, and \$1,000 to spend as they choose suggests at once relief from some of the anxieties they feel in regard to food, clothing and

homes. Thus it is that even their philanthropic aspirations take very definite forms, as the establishment of 'orphanages,' or hospitals, or the support of "poor old people." The wealthier children, with no anxiety regarding the means of living, and with many of their desires already satisfied, have no special end in view for which they would save or spend. And when the children of this class do mention definitely any thing they would buy they enumerate luxuries rather than necessities, and that without much reference to their cost. Thus a boy of 14 says he would buy himself "a small electric plant," while a little girl of 9 has aspirations toward "a black silk coat, a pair of pink slippers, a pink parasol, pink gloves, pink dress and a bicycle."

MONEY SENSE.

The harder the life of the street boy the keener his money sense becomes. Some of the little newsboys who are self-supporting, or are practically supporting the family, develop the shrewdest of business heads. I know of a little Italian boy of about 11 living down in the heart of the city, who was making about \$10 a week selling papers. He had a bank account of \$50 and was helping to support the family, yet he was dressed as wretchedly as any boy on the street. The leader of a boys' club in that part of the city consulted him one day about the advisability of putting in baths and charging for the use of them. The boy replied, "Sure! let 'em in free for a month or two and den charge 'em deir odds; sure dey'd pay! Dey go to de theatre and pay!" Then he added by way of suggestion, "Why don't you have a restaurant and sell bread, coffee and red-hots—charge a cent or two for bread. Sure dey'd come!"

ALTRUISM.

The philanthropic spirit is remarkably strong among these children, and especially among the girls from 12 to 14 years old. The great majority of the papers have some reference to money spent for parents or sisters or brothers; while a great many of the children think that a large part of their \$1,000 would go for charity. Of course it is very much easier to be unselfish with an imaginary sum than with one already possessed, and so the second question has brought out this spirit to the greatest extent.

Some illustrations of this have already been given. Others are: German boy, 14, "I would put it (\$1,000) in a home for the old people of Chicago." Swedish girl, 12, "If I had \$1,000 I would invest \$500, give \$300 to my mother and give \$200 to charity." Italian girl, 12, "I would give it to my ma and pa to buy clothing

and food for our family and poor people." German girl, 13, "I would give \$500 for sufferers near Mt. Pelee and the other \$500 I would rent a home for my parents." As that calamity occurred but a short time before these questions were asked, it furnished a centre for the philanthropic speculations of several of the children.

The altruism of the children in money matters will receive further consideration under the "Spending," and especially under the topic "Savings," where it will be exhibited less as a theory and more as a reality.

EARNINGS.

"How do you get the money you have to spend?" This question elicited some very interesting facts—and some very significant ones. It drew a line more distinctly than any other question that was asked between the children of the rich and the poor. On the one side the answer is, "It's given me," and on the other "I earn it." The following table, compiled from the papers, expresses the facts quite accurately, I believe.

CLASS.	EARN MONEY.		RECEIVE IN GRATIS.		AMBIGUOUS ANSWERS.	
	Boys.	Girls.	Boys.	Girls.	Boys.	Girls.
Poor.....	71 %	59.5%	26%	38.5%	3 %	2%
Rich.....	18.5%	14.8%	74%	85.2%	7.5%

The idea of earning what is received is much more prevalent among the poorer children than among the wealthier. This is evident from the fact that 42.5 per cent of those in the poorer class who say that they earn their money are earning it by working for their parents. The child of poorer parents sees a very close relation between money and service, and makes the receipt of one dependent on the performance of the other. On the other hand the idea is quite as deeply rooted that they can't afford to work for nothing. "What is there in it?" is the spirit in which they are apt to regard anything which they are asked to do.

While a *regular allowance* of spending money is a very usual thing among the more fortunate children, it is almost unknown in the poorer class. Forty per cent of the boys and 30 per cent of the girls of the former class say that they have a regular amount given them. In the latter class only three mention such an allowance.

MEANS OF EARNING.

(In treating this subject only the children of the poorer class will be considered.)

Of the work of the girls 56 per cent is for the parents, and consists of errands, housework, care of children, etc.; 36 per cent of it is doing errands for other people, and 3 per cent housework outside of the child's own home. The remaining 5 per cent represents the dozen-and-one special ways in which individual children earn their money.

From 365 boys who are regularly earning the following data were procured: Thirty per cent of them were working for their parents; 28 per cent doing errands; 15 per cent selling papers; 8 per cent selling ice; 4 per cent doing some sort of store work; 3 per cent were caddy boys on the golf links; 3 per cent were boot-blacks; over 3 per cent sold junk, and the remaining 5 per cent either gave ambiguous answers or indicated some way too special to be classified.

The same thing that was said of the girls regarding helping the parents will apply to the boys. To the list of errands and housework may be added, however, the fetching of coal and wood from the yards and helping the father in his shop or store work.

ERRANDS.

The errands which these boys run are numerous and never without pay. As a shop keeper in one of these crowded districts said, "Boys won't turn around for less than a nickel," and as if for proof she added, "When I wanted some ice the other day I had to pay a boy 10 cents for getting it and 10 cents for the ice, which cost 5 cents." Such fancy prices as these, however, are not always to be had. As a rule a child will do an errand for a regular customer for one or two cents, while a stranger will have to pay him a nickel for the same thing. These errands are generally referred to by the boys as "going to the store for a lady," but many of them consist in what is popularly called in those parts "rushing the growler."

NEWSBOYS.

The hustling newsboy can make more money selling papers than in any other legitimate way. This is especially true, of course, of the children who are not regularly in school. From the leader of a boys' club near the corner of State street and Van Buren I got some very interesting information regarding the receipts of newsboys in that quarter. He tells of one boy, a lad of 9 years, who has a news stand on a street corner and makes from \$1.50 to \$1.75 a day. This boy says he gives his mother \$1 and keeps the rest himself. During the summer races he got one of the other boys to deliver the

papers to his regular customers for a month while he went down to the race tracks to sell papers there. He made \$40 during the month and kept his business going in the city at the same time. In talking to the leader about it he proudly informed him that he "didn't lose a customer." Another boy from the same club makes 75 cents a day selling papers on the streets. Still another makes from \$1 to \$5 a day selling papers and carrying grips and packages for people who come in on the train. These boys either are not in school at all or attend very irregularly.

One newsboy used to deposit from one to two dollars a week very regularly. He told me that he made all the way from two to four dollars a week, which he gave to his mother. Then the mother would give back all she could spare, and this he put in the bank. That is, he gave his mother all he earned except a few "odds," amounting to thirty or forty cents a week, which he spent every night for candy. Later in the spring he told me he had stopped spending his "odds," and gave them instead to his little sister for her bank.

The children in school, according to the answers to my questions, make from 20 cents to \$4 a week. One dollar and fifty cents seems to be the average receipt. One boy, an Italian, 16 years old, who is still in school, greatly exceeds this. He says he makes \$7 or \$8 a week selling papers on the street. There is more money in the "regular customer" method of selling papers. When the boys buy the papers outright, without the privilege of returning what are not sold, they get them for from 50 per cent to 60 per cent of the selling price. When they sell on commission with the privilege of returning what are left, they have to pay as high as 75 per cent. The wholesale prices and commission vary, however, with the different papers, especially among the higher priced ones.

ICE SELLING.

Eight per cent of the boys say they earn their money selling ice. This they get "down to the tracks," as they say, buying it from the train men for a nominal sum and selling it out for two or three times what it costs them. Some of them have regular ice customers whom they keep supplied during the summer months. One boy says he makes 30 cents a week in this way; another makes 50 cents. (I didn't get sufficient data on this point to say what the average earning is, tho' I think it depends entirely on the "hustling" propensities of the boy.)

STORE WORK.

The classification "store work" includes a variety of tasks and a great diversity in the amounts earned. A Hungarian boy of 10 years says, "I work in the bowling alley and I get \$3 a week." An Austrian girl says, "I work on Saturdays at a department store and only a few hours. I receive 35 cents, which I gave to my parents." A Polish boy of 14 says, "I work on a Saturday in a plumber shop and get 50 cents." An 8-year-old German boy sweeps the floor of a saloon and an American boy of 11 runs errands after school for a wholesale tobacco store, but neither of them say how much they make. (I might add right here that while the amount earned was not asked for in the papers, it was asked for orally in connection with the fifth question.) A Polish boy, 13 years old, says, "I work in a clothing store for cash boy and get 50 cents every Saturday."

CADDYING.

The caddy boys—3 per cent of the number earning—are all from one school. One of the golf clubs of the city sent to a settlement near the school for some boys to come out on Saturday and Sunday to caddy. About 70 boys were sent and it furnished a most delightful, as well as lucrative, outing. I was surprised at their boundless enthusiasm for the rolling hills and growing flowers. They were given opportunity to go into the woods near by picking wild flowers, and they took the greatest delight in learning, for the first time, the names of bloodroot, cowslips and trillium.

They were given 15 cents an hour while they were caddying, and some of them made as much as 90 cents a day. This means of earning is unfortunately too ideal to be possible for many of the boys who need it most.

BOOTBLACKING.

We are so in the habit of thinking of news-boys and bootblacks as the infantile business men of the streets that there may be some surprise at the low percentage given to bootblackening in the above table. As a matter of fact, of 514 school boys from the laboring and the poorest classes, only 11 said they blacked shoes. The increase of shoe-shining parlors and departments for the same purpose in the barber shops and the corresponding decrease within the last few years of individual "shiners" in the street, bear a close relation to each other. Obviously the growth of one has brought about in some way the decrease of the other. The fact is that these shops have not merely drawn in the trade of the street boys by a natural and

slow-growing process of absorption, but their owners have diminished the number of bootblacks by more direct methods. Barbers, hotel proprietors and the owners of these "shining parlors" have been instrumental in getting the city to require a license of the boys for bootblackening. This practically forms a sort of union, by which the number engaged in the business is controlled and limited.

JUNKING.

Junking involves the most serious problem of any of the above means by which children earn money. While the mere picking up of scraps of metal and old rubbers in the alleys is not only legitimate but praiseworthy, the opportunities it offers for thieving are so great and so generally improved that efforts are being put forth to stop it altogether. An assistant in a charity bureau situated in the midst of several junk shops said to me: "Being brought in daily contact with the poor boys in the district, we cannot help feeling that a large majority of the boys get their initial lessons in crime from their relation with junk dealers. That they steal brass, copper, pewter and lead pipe, even committing burglary in order to get these goods to sell them to the dealers for a few cents, is a fact which faces us every day. It is not a rare occurrence if one keeps his eyes open to find small boys in alleys, in empty lots and around garbage boxes intently searching for bits of metal. They know that the junk dealers are willing to buy it and it is an easy means of satisfying some of their natural desires, for candy or perhaps for bread. For it is no unusual thing for boys to stay away from home for days and nights. They must eat. If they can pick up the metal, well and good; if they can't, there are other means. We have known cases where, for a few cents, the boys would, during the protecting darkness, cut out lead pipes, thus committing a grave offense." An ordinance in this direction is already in existence, but with questionable efficiency. It provides that no junk shall be bought from a person under 18 years of age under penalty of a fine of from \$5 to \$50 for each violation. The police say they are doing all they can to enforce this ordinance and they in turn place a large share of this youthful stealing on the parents, who take the articles brought home by the children to the junk dealers and secure money for them.

On the other hand the authority quoted above says she thinks most of the children carry on junking without the consent or knowledge of the parents. Wherever the blame may be

attached, with the junk dealer, the police, the parents or the child himself, or with all, as is probably the case, the fact still remains that thieving from this cause is rife among the boys in the poorer districts of the city. This statement is well borne out by Judge Tuthill of the Juvenile Court. He publicly stated that during a period of two and a half years fully 300 boys had been before him charged with stealing junk, and he adds that he has found that junk dealers have invariably encouraged these youthful offenders to steal.

There are three steps at least in the solution of the problem. The ordinance governing the junk dealers is strong enough to put a stop to the buying of junk from children, *if it is properly enforced*. This should, however, be supplemented by another measure. The junk dealers should be compelled to keep a record of all junk bought, and from whom it was bought, this list, of course, to be officially inspected. Wherever it can be shown that the parent encourages the boy to steal the parent and not the boy should be punished.

Very frequently the children are quite ignorant of any stigma attached to junking. Two bright little boys of exceptional refinement, 6 and 8 years old, used to deposit in the bank a few cents about twice a week, and tell me with the utmost frankness that they got it selling junk.

The amounts earned in this way are very small. The boys quite generally agreed that 15 to 20 cents was a very fair "haul" from one "junk hunt." Some of the more adept make very much larger sums. One boy told me he made \$1 in one evening; another that he had made \$1.10 a day or two before, before three o'clock. Still another said he had made as much as \$5 at one time. I very much doubt the truth of this last statement, although the principal of the school this boy attends told me that if there was a boy in that school who could do it, he was the one.

THE REMAINING 5 PER CENT.

The miscellaneous tasks by which school children earn money are varied. One enterprising German boy, 17 years old, says, "I re-screen screens and screen doors, file keys, put in locks and do a little electrical work." A Jewish boy of 13 says, "Work for it. I sing in church." An Italian boy "plays in a band on Saturday," and another draws pen-and-ink sketches. A German girl, 10 years old, says she "crotchets for a shop to get her money." Another, an Italian girl, says she sews pants

week days for her mother, and then her father pays her.

Several references are made to earning money by some special act of merit. A Russian girl, 13 years old, answers the question regarding the way money is earned with "My parents give it to me when I obey them." An Italian boy of 11 says, "I get it by being good and I deserve it." Another "When I get excellent in deportment I get 15 cents." A little Irish boy deposited \$1 in the bank at one time and told me he had gotten it 5 cents and 10 cents at a time for taking his medicine when he was sick.

While begging can hardly be classed as earning, it may perhaps be appropriate to briefly mention it at this time. Of course there is no child in school who would coldly state that he begged for his money, and few opportunities are given to really learn much about this class. I did learn of one little boy who gets his money this way, and through an infirmity takes advantage of the pitying public. He lost his right leg flipping street cars; and of course, being a cripple the people naturally pity him. When he or a crowd of boys want some money, he tells them to stand back while he gets it. Then he goes to the Auditorium or some place where there is a large number of people passing in and out all the time, and begs. Often he cries bitterly and makes up a pitiful story, which brings still more money. He sometimes gets large amounts in this way in a short time, and then he takes all the boys to some cheap theater, treats them to candy and ice cream, and has a good time generally.

CAUSES OF WAGE EARNING AMONG SCHOOL CHILDREN.

The immediate cause of the wage earning among school children is hard to determine. It sometimes is the result of the extreme poverty of the parents, who feel forced by circumstances to get some assistance from the children, and yet wish, or are compelled by the truant officers, to keep them in school. If the cause is in the parents, it is still hard to determine whether the financial help of the children is really necessary or whether it is merely a means of satisfying greed or warranting laziness. Whatever the financial condition of the parents may be, however, it is known that they often compel their children by the fiercest threats to bring home, by *some* means, a certain sum in the evening. One who is very familiar with the boys in the down-town district—perhaps the worst quarter of the city—has no hesitancy in saying that this demand of the parents is the greatest cause for so many "kipouts," or "sleep

outs" among the boys. If the boys lose their money or fail for any reason to earn the required amount, they are afraid to go home, and so sleep out on sidewalks or on the lake shore, in damp basements or any place they can find.

On the other hand it will be evident from the illustrations already given, that in many cases the earning is due to the direct wish and will of the child. This fact, however, does not prevent it from being fraught often with dangers, sometimes with the grossest evils. Physically the child is overstrained by too hard work out of school after five or six hours of study. Morally the boy cannot but be corrupted by the ever present and obvious evils of the street.

An article on "School Children as Wage Earners" occurs in the Nineteenth Century, vol. 46. The article is based on the returns from an inquiry, ordered by the House of Commons in April, 1898, into the number of school children in England and Wales who are known to be working for wages. The means of earning and percentage engaged in each are quite similar to those reported in the present paper. The writer says of the 144,026 children known to be employed, "Selling papers on the streets, which is generally, but not exclusively, the work of boys, occupies 15,182; while employment in shops or running errands for shopkeepers, also usually done by boys, occupies 76,173 children. Most of the girls are said to be employed in minding babies and other housework."

Another article, based on the same reports from the government's investigation, is published in the Forum, vol. 33, and is called "Wage Earning School Children in England."

Both of these articles decry the evils of child-labor vehemently. Mr. Burke, the author of the article in The Forum, writes, "With admirable common-sense the Commissioners state, 'Even on the lowest grounds of financial interest it is not cheap to work a child so as to cause him to be prematurely worn out. It is more economical to start him in life after a healthy childhood with powers that will last longer, and keep him to a later age from being dependent on others for his support.' When to this is added the certain loss of character to the street trader one might have expected that the total prohibition of such work would be recommended. Occupations which ruin the soul and the body ought surely to be stopped by law."

SPENDINGS.

A comparison of the various schools in the matter of children's spendings shows a remarkable uniformity. There is a difference between

the two classes of only 17, in the number of those who said they were not spending any money at all. Nine per cent of the poorer and 10 per cent of the wealthier answered the fourth question in this way.

The following table shows the amounts spent by each.

		0	1-10c.	10-25c.	25-50c.	50c.
Immigrant District Schools...	Boys.....	10%	47.7%	28.6%	9%	4%
	Girls.....	8%	66%	19%	5%	1+
Private and Sub-urban Schools...	Boys.....	9%	54.4%	19.6%	10%	7%
	Girls.....	10+	60%	23%	5%	1%

The excess of the spendings of the boys over those of the girls is a natural consequence of the difference in their earnings. The greatest variation that occurs between classes is in the amounts between 5 and 25 cents, and this is so slight that it may be accidental. About the same proportion of both classes spend over 25 cents a week.

SCHOOL SHOPS.

The most evident proof of the extent to which children spend money is the number of little shops and stores grouped around a school house. In one of the poorer districts, in an area two blocks wide and five blocks long, made up of stores and tenement houses, there are 25 places where candy can be bought. Within two blocks, in this same area, are two large schools each with a school shop very near it, a third half way between them. Some of these little stores are crude affairs, small, dark and dingy, and one I have in mind a couple of feet below the pavement, not quite a basement nor quite on the street level. On one side of the room are school supplies, and on the other candy, pop and trinkets of various sorts. It is on this side of the store that most of the business is done. During 20 minutes one day in one of these shops, there were 30 children purchasers. One bought a book, one a tablet, and all the rest bought candy and toys. The candy that was in special favor that day was "roll butterscotch," 3 rolls sold for a cent. The special toy in vogue was an imported balloon, which was sold for 3 cents. About 25 of these were sold that morning, and the day before the sale had been 6 dozen. There was an American make of a balloon, but it was not popular. It was not quite so durable, and then, too, children like imported things quite as well as some of their elders do. There are styles in candy and toys as well as in other things, and the chil-

dren dictate regarding them. A shopkeeper, with the welfare of the children at heart, could most insistently urge that home-made molasses candy was in vogue; but if the children said "chocolate babies," she would have to sell them "chocolate babies" or nothing. A shopkeeper told me that the children kept asking all one day for ice cream sandwiches. She didn't know what they were, and tried to satisfy them with something else. But nothing else would do, and she saw if she kept her trade she must have *ice cream sandwiches*. They proved to be two Nubisco wafers with a layer of ice cream between them, and they sold for a cent apiece. These were great favorites with the children. During a few minutes spent in the store while they were having their rage, 12 out of the 31 children who came in bought them.

Six shopkeepers, all in this same neighborhood, told me that they sold much more candy than anything else. At one store, during the half hour before school in the morning 19 children bought candy, 1, gum; 7, pens and pencils, and 1, transfer pictures. At another shop during a few minutes after school 15 children bought ice cream; 12, candy; 8, "prizes;" 3, toys; 2, transfer pictures, and 1, gum. Of course the temperature decides to a great extent the sale of ice cream. Those who buy it are the ones who buy candy if it is cool, so its sale never seems to affect that of toys in the least. Some data were collected from the children in school. In one room of first and second grades where there were 31 present, 22 said they had spent money that day; 11 had bought candy; 5, marbles; 3, jacks, and 3, toys.

In another room, 15 had bought candy; 5, pickles; 8, ice cream; 4, marbles, and 4, school supplies, during the day. The shop that keeps home-made candy sells more of that than of any other kind, especially to the younger children. The older ones buy a good many "chocolate creams." The home-made candy sells for one cent an ounce, and the children think they are getting more for their money by buying this. They invariably—the younger ones at least—consider quantity rather than quality in buying.

Most of the candies are quite inexpensive. The prices of some of the most popular ones are: 10 little caramels, 1 cent; 10 chocolate babies, 1 cent; 12 licorice drops, 1 cent; 2 "papers of buttons," 1 cent; (These are long strips of paper with two rows of little colored candies pasted on them, 60 on a strip); 7 caramels, 1 cent; 10 candy cigarettes, 1 cent; 5 "taffy on a toothpick," 1 cent. The chocolate creams are a cent apiece. The profit in candy

is about one-half. The shopkeepers realize that some of the children buy too much cheap sweets and the more conscientious of them try to check it. One of them told me that a little boy, 10 years old, who had recently died after an illness of only two days, had been in the habit of buying 10 and 15 cents worth of candy a day. One can see from the prices just quoted how much that would amount to. She believed that "his constitution could not withstand the sickness because it had been undermined by so much sweet stuff."

There is a diversity of opinion among the sellers as to whether boys or girls buy the more candy, but the weight of authority rests on the side of the boys. One says she thinks they spend about the same amount of money on it, for though the girls spend less when they do buy, they buy oftener. All agree that boys buy in nickels, while girls buy in pennies. In some "gangs" the boys, after they get to be 8 or 10 years old won't spend anything less than a nickel if they can help it. From my own observations, I should say that not only in amounts, but in frequency, the boys spend more for candy than do the girls. During five minutes at recess time one day, 1 girl bought candy and 1, ice cream; and 7 boys, candy and 1 ice cream. At another time and another shop the ratio was 6 girls to 20 boys who bought candy and ice cream, and 9 girls to 4 boys who bought some toy or trinket. Still another case I have noted gives 19 boys and 7 girls who bought ice cream or candy. The only observation I made which reversed this proportion gave during a half hour 16 girl and 11 boy purchasers, 11 girls and 9 boys buying candy.

Shopkeepers often enlarge their trade by offering some old commodity, slightly changed, perhaps, under some new name. One day about one-third of the children who came in the store asked for "lunch bags." I was curious to know what this new fad might be, but it proved to be only a little sack of a few kernels of popcorn and still fewer pieces of candy.

The children take a great deal of interest in all chance schemes. There is one which consists of a box of very small parcels, all exactly alike, twisted up in tissue paper. The children pay one cent for these; and after drawing one out of the box they undo it eagerly to find a small candy heart and a number. These numbers correspond to numbers on "prizes" displayed behind the counter, which they wait breathlessly to receive. The first one I watched got a dilapidated looking orange, another a cheap stick pin and a third a very small skein

of worsted yarn, containing, perhaps, two yards. They all looked disappointed, but probably did the same thing over again the next day.

There is another scheme by which the children drop the penny they are about to spend in a slot machine; and if, in its zigzag course downward between pegs which alter its course, it finally stops at a place marked 2 or 5, they get the value of that in their purchase for the one cent spent. I noticed that the shopkeeper never seemed curious to know the result, although the children watched for it eagerly. They say that the penny *sometimes* stops on the 2-cent spot. If there is one of these machines in the store the children almost always use it, for there is nothing lost and there *may* be something gained.

One cent is the ordinary amount spent at one time except in the cases of children 12 years old and over. I noticed very few exceptions to this rule. One peculiarity of their buying is, that when they have a nickel to spend they generally ask the shopkeeper to change it for pennies. When the change is made they proceed to spend them, one cent at a time, till the five are gone.

The average receipts of these stores seem to be between \$2 and \$3 a day. One woman said that before the "penny savings" was put in the schools she used to take in as much as \$8 some days—\$5 in pennies and the rest in nickels and dimes. At that time, however, she was taking in only \$2 or \$3 a day. Another told me she took in about \$3.50 a day, and a third said \$2 on week days and sometimes \$5 on Sunday. Sunday is a holiday in these quarters and consequently a great day for spending. Another reason for it is that the fathers, many of them, get their wages Saturday night, and the children get some of it the next day. Then, too, the stores very often catch the pennies that are started toward Sunday school. Reference to Sunday as the spending day occurred often in the papers in such answers as, "Save it till Sunday and then spend it," or "I spend 10c on Sunday."

ICE CREAM WAGONS.

The shops have a rival in their ice cream trade in the shape of a small hand-cart which goes through the street selling it. The wagon is really a large box on wheels, filled with ice in which the pail of cream sets (and having a cover). It is generally surrounded by a group of children, and especially if the day be warm. The cream is sold out—a large spoonful for

one cent—on pieces of paper which serve as both dish and spoon.

SMOKING.

One way in which the boys spend money, and which is not referred to on the papers in a single instance, is in buying tobacco. Most of the boys in the neighborhood I have been discussing smoke some, and some of them a good deal. There is a state law against selling them tobacco but they get it just the same. As one boy said, "Au! a kid of 'leven or twelve can get tobacco. The storekeeper won't sell it out and out, but he'll t'row a package on the floor an' youse kin pick it up and drop your nickel."

GAMBLING.

The boys seemed less reticent in speaking of gambling than of smoking. Several references are made to it on the papers, especially in answering the question regarding their spendings. One boy answered the first question with, "If I had fifteen cents a week I'd say 'I pass for fifteen cents.'" The same boy says he spends "twenty-five cents a week on gambling." Crap shooting seems to be the most prevalent form, but the boys are pretty sly about this, as the police are watching for it. One of the oldest residents in the neighborhood told me he had seen the boys "shooting" with as much as \$10 on the board at a time. A few days before our conversation he had seen the police get \$3.60 from some crap shooters ten to fifteen years old.

THEATERS.

The cheap theaters afford one of the most common forms of amusement among the children, and catch a considerable amount of their spending money. Among those who answered the question, "How often do you go to the theater?" 414 boys and 244 girls in the poorer quarters indicated that they were in the habit of attending. Only 86 boys and 201 girls said they never went. This is not an occasional pastime for some of the children, but a very frequent one. Several of the boys told me they went three or four times a week, and a few go almost every day. The result is that by the time these boys are twelve or fifteen years old they are so saturated with "blood and thunder" and the commonest vulgarity that everything else seems tame and commonplace to them. Several different boys told me that they used to go to the theater very often, but that they had gotten tired of it—it was all alike. Oh! these blasé boys of fourteen that are unattracted by the modern stage.

The frequency with which they attend is

indicated by the following figures: Eighteen boys, 17 girls, twice a week; 97 boys, 66 girls, once a week; 36 boys, 42 girls, two or three times a week; 110 boys, 52 girls, once a month; 70 boys, 78 girls, several times a year; 35 boys, 37 girls, once a year, and the remaining number less frequently and irregularly.

The usual price paid by the boys for a ticket is 10 cents. One hundred and nineteen boys and 41 girls pay this. The tickets which most of the girls buy cost 25 cents, and 94 girls and 86 boys give that as the price they pay. About 30 of the children pay over 50 cents, but the greater number of these go only a few times a year.

The children of the better class go with their parents and the price of the ticket does not concern them.

SPIRIT OF SPENDING.

It occurred to me, both from the spirit in which the children spent and from their tendency to speak of saving as "buying stamps"—which are used as certificates of deposit—that their craze to buy something was not so much their desire for the article as it was to handle money. This spirit, so general among boys and girls alike, is quite contagious, and parents moving into the neighborhood from small towns say that their children who rarely asked for money before "are now in a perfect fever for spending." One mother told me that she felt sure it was not the candy that her children wanted, but to *buy* it. She had tried offering them maple sugar, but that would not satisfy. They *must* have a penny—and then very often the candy it bought was thrown down half eaten.

If this is the reason for so much spending among the children of these crowded districts, the remedy which will be not only a cure for the evil, but a positive virtue in itself, is the penny savings system. By this means not only will their spirit of commercialism be allowed a wholesome expression, but they will find that by a *postponed* spending, in the shape of saving, they can do more than a penny business with their money.

SAVINGS.

ACTUAL THRIFT TENDENCIES.

With a view to ascertaining just how general this virtue might be, I included in my questionnaire submitted to the school children of Chicago the question, "Are you saving any money? If so, for what?" The replies from 1,339 children show that 75.87 per cent of the boys and 74.89 per cent of the girls are actually saving money.

The utmost care was taken in presenting this question that no hint as to the kind of an answer desired should be dropped.

COMPARISON OF CLASSES.

From schools in the poorer districts 74.4 per cent of the boys and 72.66 per cent of the girls are saving; from the wealthier class 82.6 per cent of the boys and 82.5 per cent of the girls save. This apparently shows a difference of from 87 to 107 in the thrift tendencies of the two classes. I feel, however, that this exaggerates the true conditions. By carefully questioning the children from the wealthier families, I found that *very* often their "savings" represented large sums given by their parents for that very purpose, and not their own "spending money" which must be the instrument of the child's own financiering. And so while the real *tendency* to save may be stronger in the children of the more prosperous class—due to the training of careful parents—I believe the difference between the two of 10 per cent represents the actual facts of saving, rather than the psychological bent, and that the many needs of the poorer children and the small amounts they possess, lower the rate of their actual savings below that of their inclinations toward thrift.

While saving is always more general among boys than girls, the difference between them in this respect seems greater in the poorer class, where it is nearly 2 per cent. This difference is probably not merely in the figures, or accidental. It is the result of conditions just referred to, and the facts mentioned under the subject "Earnings," that poor boys have more opportunities of earning small sums than do poor girls; while the boys and girls of the other class, getting their money almost entirely from their parents, share quite equally.

COMPARISON OF AGES.

A comparison of ages in respect to "savings" shows among the boys a rise of 10 per cent in thrift tendencies from the seventh to the eleventh year; a drop of 6 per cent in the twelfth, and a gradual increase from this age to fifteen, when it reaches a maximum of 84 per cent. Among the girls there is a gradual rise to a maximum of 80 per cent in the eleventh year, and a decline to 50 per cent in the fifteenth year. These variations are probably to some extent accidental, as there seems to be no logical reason for any such difference as that existing in the boys between the eleventh and twelfth years. There is more chance for inaccuracy in the tables after the twelfth year, as the number of children in school—and con-

sequently the number of answers received—greatly diminishes after that age. In fact, only about one-quarter of the papers are from children over twelve years old.

The following is the tabular form of the results of the question on saving. The percentage given represents those who are saving:

AGE.	BOYS.	GIRLS.
9.....	68%	78.8%
10.....	75%	76%
11.....	78%	80%
12.....	72%	74%
13.....	76.8%	72%
14.....	77.9%	66%
15.....	84%	50%

Although the figures may not represent the conditions absolutely, they are at least suggestive of the trend of things. There is undoubtedly an increase in the thrift tendency in the boys after the twelfth year, and a like decrease among the girls at this age. The boys with the awakening of manhood begin to feel its responsibilities and prepare to meet them by earning and saving money. The girls at this age, following *their* instincts, take a special interest in dress, and spend their money to adorn themselves. There is both proof and result of these changes in the fact that of the whole number saving, the number of boys planning for the future is not only greater than the number of girls, but very much greater *in proportion to the number saving for present needs*.

COMPARISON OF NATIONALITIES.

For the study of thrift habits from the point of view of nationality only those schools were taken which were situated in the immigrant districts. Were the other schools, which represent the middle and wealthier classes, included in this consideration, the proportion of American children saving would be greater than the facts warrant, for the mass of the children here are American, and here, too, the actual "savings" are greater. There are still enough American children in the schools chosen, who are brought up in the same environment and under the same unfavorable conditions as the foreign children, to give an estimate just to both native and immigrant.

The statistics show a difference of 27 per cent in the thrift of the German children and the improvidence of the Italian. The Germans lead with 81.5 per cent of their number saving. The American children are second to their Teuton cousins with 77.7 per cent saving. The Scandinavian and Slavonic children follow with

76.2 per cent and 75 per cent respectively. And the Italians who are saving number only 54.2 per cent.

The following table gives the averages for the boys and girls separately, and, also, in parentheses the percentage for each nationality when all of the schools are included.

Number who are saving:

NATIONALITY.	BOYS.	GIRLS.
German.....	83 (84)%	80 (82)%
Scandinavian.....	79.6 (78)%	73 (73)%
American.....	76.6 (80)%	78 (82.6)%
Slavonic.....	77 (76)%	74 (74)%
Jewish.....	70 (70)%	79 (79)%
Italian.....	54 (54)%	55 (55)%

AMOUNT SAVED.

These savings represent for the most part small amounts, from 1 to 15 cents, deposited quite irregularly. In one school I had 124 infantile financiers directly under my supervision. From April 4th to June 9th these children deposited with me \$58.53. During this time two weeks were lost by vacations and other interruptions, so the saving covered only seven weeks. The deposit for this length of time averaged 47 cents for each child. The greatest amount saved was \$3.85. Two saved \$3.50 each, and ten saved between \$1 and \$2. In another school 30 children deposited with me during four weeks in April and May, \$12.58, or an average of 42 cents for each child. This average is undoubtedly lower than it would be earlier in the year, for the coming of summer is one of the severest tests of a child's power to save. Then the children begin to take car rides to the parks; ice cream and cold drinks are especially tempting when the warm days come; and the shop windows are full of marbles, jacks and jumping-ropes.

In one of the schools just referred to five intermediate rooms, consisting of about 200 pupils, deposited from Nov. 20 to Dec. 19, \$131.48; from Jan. 2 to Jan. 31, \$76.37; from Feb. 3 to Feb. 28, \$85.20. The large deposit in December is easily explained by the approach of Christmas.

In another school, located in a rather poor quarter of the city, \$1,021.85 was deposited from the time school began until the first of June. This represents about 1,000 different depositors, about 700 of whom deposited regularly. During the year \$150 was transferred from the school bank to the big bank.

Reports from six other schools scattered over the city show various degrees of success. From each school a pack of stamp-cards about to be

withdrawn was taken indiscriminately, and from these I made the following deductions:

School 1—Ghetto district: Twenty-seven cards, showing total deposit of \$27.71, with an average of five months between the issuing and withdrawal of the card. Smallest amount saved on any one card, 10 cents. Largest amount saved, \$5.90.

School 2—Ghetto district: Eleven cards, \$47.15 deposited. Average length of time, 6 months 2 weeks. Smallest amount represented, 23 cents (this card had been issued but 10 days). Largest amount, \$11.

School 3—Near Lincoln Park: Twenty-eight cards, \$43.75 deposited. Average length of time, 5 months 2 weeks. Smallest amount, 4 cents. Largest amount, \$9.50.

School 4—In Englewood: Twenty-six cards. Total deposit, \$62.52. Average time, 5 months. Smallest amount, 24 cents. Largest amount, \$8.24.

School 5—Ghetto district: Nineteen cards. Total deposit, \$14.13. Average length of time, 4 months 2 weeks. Smallest amount, 10 cents. Largest amount, \$1.65.

School 6: Eighteen cards, \$9.64. Time, 6 months. Smallest deposit, 6 cents. Largest deposit, \$2.25.

I find the amounts saved do not depend so much on the financial condition of the neighborhood as on the interest which the one having it in charge has in the project. However, there is more *uniformity* in the deposits of the well-to-do neighborhoods than in those of the really poor, although this uniformity is never very marked. More elements enter in to hinder the poor from saving, and more varying degrees of success naturally follow.

The diversity in the amounts saved is shown more clearly by a glance at the cards themselves. I will give the first three on each pack—that is, the dates of issue and withdrawal of each, and the amount saved during that time:

ISSUED.	WITHDRAWN.	AMOUNT.
Nov. 21, 1901	June 19, 1902	\$ 1.72
April 8, 1902	June 19, 1902	.50
Nov. 6, 1901	June 18, 1902	.52
Oct. 8, 1901	June 12, 1902	10.25
Oct. 7, 1901	June 12, 1902	10.20
Feb. 6, 1901	June 12, 1902	8.95
May 10, 1901	June 12, 1902	.29
Jan. 31, 1902	June 12, 1902	.16
Oct. 23, 1901	June 12, 1902	9.50
May 20, 1902	June 12, 1902	.35
May 6, 1902	June 12, 1902	.37
Feb. 7, 1902	June 12, 1902	.24

ISSUED.	WITHDRAWN.	AMOUNT.
Jan. 28, 1902	June 17, 1902	\$ 1.00
Jan. 4, 1902	June 17, 1902	1.40
Jan. 30, 1902	June 17, 1902	.50
Nov. 5, 1900	June 12, 1902	.06
Sept. 30, 1901	June 12, 1902	1.00
Oct. 30, 1901	June 12, 1902	.25

In one of the schools in a very poor district two brothers have each saved \$100 through the penny bank.

During the year 1901 the Chicago Penny Savings Society gave out to its various stations stamp certificates to the value of \$33,000. The amount of money withdrawn during the same year was \$20,000, and the amount placed in trust by the society for the children was \$1,455.

The whole amount saved through the Chicago Penny Savings Society from June 15, 1897, to Jan. 1, 1902, was over \$166,000, and this represents largely the savings of children.

The ready response with which the banks have met, is the strongest testimony to the tendency toward thrift in children. The expression of a desire to save, written on a slip of paper, is one thing; the deposit of \$166,000 by school children of Chicago is quite another. These figures represent not a mere passive wish, but an actual tendency asserting itself, in spite of obstacles, in concrete facts.

"IDEAL" THRIFT TENDENCIES.

While one might expect the intention to save money to exceed the actual practice, the papers really show theoretical thrift to be weaker than the actual. Data from the questions involving suppositional cases show a difference of from 10 to 40 per cent among different classes, ages and nationalities, in the number who say they *would* save and of those who *are* saving. In reply to the first question, 39.6 per cent of the boys say they would save the entire sum; 24.4 per cent would save a part of it, and 36 per cent would spend it all. Or, in other words, only 64 per cent think they would save any money if they had a regular allowance of 15 cents a week, while as a matter of fact 74.4 per cent of these same boys are saving. This difference of 10 per cent does not argue necessarily for any discrepancy in the boys' statements. It is easily made up by the number of boys who are, though saving at present, spending 15 cents or more a week; and facing the question squarely they think they would still spend the same amount, if it were all they had.

The percentage of the girls who would save on the allowance stated is, on the whole, larger. Forty-one per cent would save all of it; 28

per cent would save some, and 31 per cent would not save any of it. This proportion of those who would save 69 per cent is a little nearer that of the 72 per cent who are saving. This is quite consistent with the reason just given for the slight fall in the "ideals" below the "actual" in matters of saving, for the number of girls spending more than 15 cents a week is much smaller than the number of boys. From the three schools in the poorer districts, 57 boys and 35 girls who are not saving are spending over 15 cents a week.

There are a few children who do not mention saving in their answers to the first question, who nevertheless infer it in, "I would buy clothes," "I would buy good books," etc.

The number of those who would save the supposed \$1,000 is still smaller. Only 33.5 per cent of the boys and 36 per cent of the girls, of the poorer districts, say they would save the greater part of it. There are two other kinds of answers which *might* be interpreted as saving, however. Fifteen and five-tenths per cent of the boys and 17 per cent of the girls would give the money to their parents; and 25 per cent of the boys and 15.8 per cent of the girls would buy property. In some cases where the amount was to be given to the parents it was inferred quite plainly that this was for the purpose of saving it; again it was stated that the sum was for them to spend for living expenses—food, clothing, or fuel—and still more often the purpose in the answer is very doubtful. So with the "property" answers; some were evidently matters of investment, and others were meant for homes.

If these purposes are reckoned as saving, the percentage is increased to 74 for the boys and 69 for the girls, which tallies very well with the rates of the actual expressions of thrift.

There are naturally a few discrepancies on the papers in the matter of saving. Some of the children who are *not* saving, and yet are spending more than 15 cents every week, say that if they had 15 cents a week to spend as they chose they would save at least a part of it. As a matter of fact, however, these cases are very few. Only 25 boys and 18 girls out of the whole number of 1,339 show this inconsistency.

444 PURPOSES OF SAVING.

The purpose of their saving, as given by the children, is for the most part for some present need or pleasure. From the poorer schools 286 boys and 348 girls are saving for the very near future, while only 45 boys and 26 girls are

saving for an indefinite future. The excess of girls over boys in the first case and the excess of boys over girls to the extent of almost double the number in the second, is another result of the facts mentioned under "Age Comparisons." The boys, especially after the age of eleven, are looking forward to business life and its responsibilities; the girls are occupied to a greater extent with dress and present pleasures. In the one case it is the expression of the man's instinct, just developing, of self-assertion and care for others; in the other the woman's willingness to trust the future to some one else.

While the boys exceed the girls in their regard for the future the girls exceed in unselfishness—and perhaps their very "carefreeness" just referred to is one reason for this.

Among those saving for present needs 80 per cent of the girls and 92 per cent of the boys have "self" in mind. These purposes, with the number expressing each, are: Clothes, 126 boys, 182 girls; wheel or horse and carriage, 63 boys, 13 girls; outings and recreation, 39 boys, 19 girls; books, 6 boys, 12 girls; jewelry, 3 boys, 13 girls; music, 1 boy, 8 girls; "confirmation," 3 boys, 4 girls; miscellaneous, 19 boys, 27 girls. Among the unselfish ends for which the children save are: Family needs, 4 boys, 4 girls; gifts, 15 boys, 54 girls. Four girls are saving to "fix up" their parents' graves.

In the wealthier class 73 boys and 111 girls have the present in mind in their saving, and 11 boys and 12 girls are looking toward the future. Eight of these girls are saving for "old age."

In the first case 91.7 per cent of the boys have selfish ends in view. Of the girls only 77.5 per cent are selfish.

The differences between the two classes in their purposes in saving are what might naturally be expected. Comparatively few of the rich are saving for clothes, where fully one-half of the poor had that end in view. About one-third of the former class are saving for a bicycle or a horse and carriage, and almost as many are saving for outings and recreations. "Gifts" constitute the sole unselfish end, of present interest, in this class, with the exception of two girls who are saving for "family need."

Of those planning for an indefinite future, 4 boys and 6 girls from the poorer class, and 2 boys from the wealthier, are saving for an education. Fifteen boys and 2 girls from the first class and 4 boys from the latter are saving for business. The prospects of "old age" is an

incentive for 25 of the poorer children and for 10 of the wealthier to save.

The unselfishness of the poorer boys and girls in their money matters is sometimes almost pitiful. The little boy of thirteen who said, "Yes, I am saving 'cause I will buy a little dress for my sister," was probably ragged himself. Two brothers, eight and thirteen years old, used to deposit money in the penny bank, and always gave as their reason, "Oh, mudder may need it some time." Another told me he was saving for a shawl for his mother, and a German girl said she was saving to send her mother home to the old country. I remember one time two brothers about eight and ten years old deposited, one 8 cents and the other 13 cents, with the remark that they had "kept some of it a week, already." I asked, rather indifferently, "And haven't you spent any?" and the older one burst out in surprise, "Why! no ma'am! mudder ain't got no teeth—only five!" as if that were reason enough for their saving. He afterward assured me that they were going to save their money and buy her some.

While the poor are often mentioned as sharers in the child's "supposed" wealth, only 3 girls from the poorer district and 2 girls and 1 boy from the wealthier give any philanthropic purpose to their actual saving. And yet this seems a large number when we remember the many needs of the poorer children especially, and the vagueness with which all charity work is conceived in the child mind. It is quite in place in the suppositional cases of having money, because it itself is as much a dream to these children as the idea of having \$1,000 for their very own. But when the real money is actually in sight, philanthropy vanishes before their ever present wants and wishes.

PURPOSES IN SAVING \$1,000.

As has already been remarked, comparatively few of the children said definitely that they would save the \$1,000. Of the number who did do so, so few of them stated their purpose in saving it that no exact conclusions can be drawn from them. A very large number of them, however, would save it for a home, for living expenses, or the support of the parents. A few would save it to engage in some business when they are older; and others, for an education. Two or three seemed to have a very gloomy view of life. One of these, a German girl of twelve, said, "I would save it for my mother's, father's, sister's and brother's burial." An Irish girl of fourteen said, "I would save it

and insure myself, and when I would die I would leave it to my parson."

PURPOSELESS SAVING.

Great care should be taken that children do not mistake hoarding for saving. Mere accumulation of money without a definite idea of its use is more demoralizing than uplifting. I found that some of the children who were saving had very little notion of what they were saving for. Here is the opportunity for the one having the bank in charge to press the lesson home that thrift is merely postponed consumption. Some of the boys, too, gave no other reason for making a deposit than "de udder guys are." Here, too, a lesson in the value of providence should be taught. These cases were very rare in my experience, and are, I believe, in all the stations where the proper care is taken in introducing the subject to the children. For the most part the depositors have pretty definite ideas about their object in saving, even if that object be nothing more tangible than that of the American boy who said, "I am saving so I'll be used to saving when I am grown up"; or of the German who is saving "so when I grow to be a man I won't have to beg."

INSTRUMENT OF SAVING.

Reference has been made several times to the Chicago Penny Savings Society and to individual penny banks. These banks are all stations of the one organization which came into being June 15, 1897. The society is purely benevolent, as no one receives any financial advantage from it except the depositors. It is under the management of and direct supervision of a board of trustees, representing some of the most influential men of the city, who give their services without compensation.

The object of the society, as stated by them, is "to encourage and make attractive the saving of small sums, from one cent upward," and to extend the opportunity of doing this as far as possible. It is the desire of the trustees to aid in the forming of habits of thrift and providence and to teach in the most practical way the truth of the old saying, "Take care of the pennies and the pounds will take care of themselves."

The plan pursued by the society is very simple. Stamps, serving as certificates of deposit and having representative values of 1, 5, 10, 25 and 50 cents, are sold out to the various stations. When a child wishes to open a bank account he is given a card folded double and bearing on the outside his name and ad-

dress. The name and address of the station and the date of issue. On the inside he pastes the stamps corresponding to the value of each deposit. These are redeemable at any time. No interest can be paid on deposits since the expenses of the society, office rent, printing, etc., must be met by the accruing interest of the aggregate. When the amount on the card becomes large enough to make it practicable to do so, the depositor is urged to and helped in opening an account in some safe bank, where his money will draw interest.

Stations have been placed in settlements, public schools, charity bureau offices, stores and Sunday schools. There were at the end of June, 1902, 68 stations in the city schools, 16 in county schools and 51 miscellaneous stations, giving a total of 135 banks where deposits may be made of 1 cent and upward.

VALUES.

The results of the penny savings system are various and far-reaching. Its value to the child and through him to economic conditions, generally may be indicated by a few examples.

ECONOMIC.

One little girl with her small savings bought a ton of coal, the first full ton the family had ever had. In this way she saved almost half the price usually paid for it when purchased by the basket. Another girl, who had saved \$12.50 in the school bank, said to me quite proudly when she withdrew it, "Pa's sick and I'm going to pay the rent." In one school it was suggested to the pupils that they help their parents by saving for their text-books. As a result, the whole class bought their own books for the next grade.

EDUCATIONAL.

As Mr. Oulton puts it, "School banks are to the lessons in thrift what pen, ink and paper are to lessons in writing." Many of the children have little idea of the value of money until they begin to save it, and little idea of the value of thrift until they have watched their penny deposits grow and known the joy of owning and spending a fairly large sum. A new inspiration for saving comes to the parents through the children, and the virtue spreads.

One little girl, who became interested in saving, found by the end of the year that she had a bank account of \$60. This greatly surprised the family and was a lesson to them of what could be accomplished through small and regular deposits.

But thrift alone is not all the children are

taught by the system. They are given experience in banking, especially when their deposits are transferred to the large banks, and are taught the first principles of business. Opportunity is given, through the stations, to teach the children discrimination in the matter of banks, and this knowledge also spreads to the parents. This is a lesson which has to be urged again and again upon the poor and inexperienced. They dread the complication of a large and reliable bank, and deposit and often lose their meager savings in small, unreliable concerns. Last but not of least importance is the lesson the banks should teach, and do under careful leaders, in the wise use of money. It transpired in one station that the nickel which a little Jewish boy was depositing every day had been given in the morning by his father for his lunch. He had gone without his noon meal to save the money, and had yet to learn that spending may be wiser than saving.

ETHICAL.

Many examples of the unselfishness developed by the practice of saving have already been given. Still another is furnished by the little boy who withdrew his bank deposit to buy his "mudder" a cloak. Wishing to be encouraging, the agent said: "My, that will be fine, won't it?" And the boy replied: "Shure! It'll be the finest one she ever had! It's going to cost \$4.98." We see results in self-respect and worthy pride, when children can hold up their heads with a just satisfaction in a new dress or suit or hat which their own small savings have purchased. Self-help is learned by the children when they find that the pennies which used to go for candy, once accumulated, will buy their books and clothes, pay the house-rent and help support the family. All except three of the withdrawals in one school during two months were for clothing or the actual needs of the family.

Many boys and girls have broken the habit of gum chewing, etc., by learning to save. The children recognize the opportunity it offers in this direction and are generally glad to take advantage of it. When the introduction of the Provident was first discussed in one school a seventh-grade lad went to the principal and said: "I wish I could save my money here, for I believe if I could I could quit smoking. My change *will* go for cigarettes." The bank was put in and at the end of the first week he had saved \$1.10.

It is said that the only enemies of the savings system are the keepers of small shops where the children buy candy and trinkets.

The agent of one of the school banks felt no hesitancy in saying that the amount deposited there had come directly out of the candy store next door. This statement was substantiated later by a conversation I had with the shopkeeper. She said she used to support her family of seven very comfortably by means of her shop, and that occasionally she "could buy a dress or something for one of the children." But since the banks were put in the school, they had taken away just about half of her receipts and now she could hardly make ends meet. She was unable to do any heavy work and the prospects seemed pretty dark.

Her anxiety and discouragement brought me face to face with the other side of the story, and for the moment I was almost ashamed of the bank books I had in my hand and thankful that she did not know what they were.

I had been two or three weeks winning her confidence to the extent that she would tell me her financial difficulties, and at the end of that time I saw very clearly the seriousness of the injury the bank was doing her and her family. However this is only one more case in the general truth which social scientists are continually facing, that social progress involves the sacrifice of the few for the many. In this case, fortunately, the few are very few compared to the great number benefited.

What the earnings, spendings and savings of the children mean to the home has already been illustrated by many typical cases. Their significance in the life and character of the child can hardly be over-estimated.

The dangers associated with his money which confront the child are threefold. First, the possibility that his moral nature may be stunted and actually corrupted by some of the means of acquiring money. Second, that recklessness and improvidence and even harmful indulgences may become fixed habits through his spendings. Third, that avarice and the love of money for its own sake may be encouraged by the wrong kind of saving. These are all too individual in their nature to attempt to remedy them by general, hard and fast rules. Some suggestions, however, have been made throughout the paper of the wrongs in which these evils may be met.

The disadvantages, which accompany the child's dealings with money are overshadowed by the benefits he may derive from them. There is, first, the development of self-reliance and independence which comes with his earning—

as well as an appreciation of what money costs; second, wisdom in its use, and the proper estimate of values which are gained by the spending of it; and, third, the realization of the importance of small sums and the habits of thrift and providence which inevitably follow careful and purposeful saving.

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The Commons

A Monthly Record Devoted to Aspects of Life and Labor
from the Social Settlement Point of View.

GRAHAM TAYLOR, - - - Editor

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50 Cents



A Year

EDITORIAL.

Mr. Raymond Robins is in editorial charge of THE COMMONS, during Professor Taylor's absence abroad. Under the title "View Points Afeld," the latter will contribute descriptive comments on the social life and movements with which he comes in contact in England and on the continent.

University Fellowship Settlement Studies.

The University of Michigan Social Settlement Fellowship at Chicago Commons has amply justified the students in contributing its modest expense and the faculty in granting academic credit for the original research of its incumbents. While only such subjects and results have been possible as undergraduate students could undertake, yet what is being achieved has a practical value which is recognized by the University, the settlement and the public. The reflexive influence upon the university life is proportionate to the marked direct effect of settlement residence and work upon each incumbent, who upon returning to Ann Arbor has abundant opportunity to inform and inspire. The subjects of inquiry have all had intrinsic value to the investigators and for the published results of some of them there has been a public demand. Mr. Royal L. Melendy's contribution to the Committee of Fifty's "Substitutes for the Saloon," was also published by the "American Journal of Sociology." Miss Edith I. Clark's description of "Juvenile Delinquency in Chicago," is still called for from our files. Miss Gertrude E. Palmer's painstaking inquiry into the money sense of school children, to the summary of which this number of THE COMMONS is largely devoted, is sure to awaken a wide and interested reading. The present incumbent of the fellowship, Miss Inis H. Weed, is midway in her first hand study of "The Social Influence of Manual Expression."

ASSOCIATION OF NEIGHBORHOOD WORKERS, NEW YORK CITY.

EDITED FOR THE ASSOCIATION BY
MARY KINGSBURY SIMKHOVITCH,
26 Jones Street, New York City.

The Society for the Protection of Italian Immigrants.

This society, incorporated March, 1901, is not intended to encourage immigration, but to elevate the character and neutralize the evils of the immigration which comes to us under our present laws. It was formed to meet crying needs for protection, for education and for elevation to good standards of citizenship on the part of a very large and increasing number of Italians who are emigrating to this country. In 1901 over 140,000 landed at the port of New York; for the year ending June 30, 1902, the number reached 165,631.

Many of these foreigners are not only uneducated, but lack all knowledge of the habits, customs and language of this country, and their difficulties begin from the moment they are landed at Ellis Island; these arise both from conditions which would be harmless to a person acquainted with life in this country, and from the practice of evilly disposed persons who systematically victimize these poor and simple immigrants.

It is the definite aim of the Society to remedy these abuses and in this effort both the emigration and the police authorities are now heartily co-operating. Since October 1, 1902, the police have submitted the names of all applicants for runner's licenses to the Society for investigation and its report in each case is considered in determining whether to grant a license or not.

The Labor Bureau is satisfactorily supplying Italian labor to employers throughout the country, and will, it is hoped, become the chief supply of Italian labor in this city, with the result that the laborer will not be robbed, as formerly, of his wages; the system of the padrone being to appropriate to himself as much of the laborers' hire as it was possible to do, in which he was helped largely by the laborers' ignorance.

The society has arranged that immigrants can obtain comfortable accommodations at the rate of 50 cents per day, including meals and lodging, at the home of the Italian "Beneficenza," in West Houston Street.

"Come what will, I will keep my faith with friend and foe."—Lincoln.

COLLEGE SETTLEMENTS ASSOCIATION.**STANDING COMMITTEE.**

President: KATHARINE COMAN, Wellesley, Mass.

Vice President: HELEN CHADWICK RAND THAYER (Mrs. Lucius H. Thayer), Portsmouth, N. H.

Secretary: SARAH GRAHAM TOMKINS, 1904 Walnut St., Philadelphia.

Treasurer: ELSIE CLEWS PARSONS (Mrs. Herbert Parsons), 112 East 25th St., New York City.

Fifth Member: SUSAN E. FOOTE, Port Henry, New York.

STANDING COMMITTEE ON SUB-CHAPTERS.

Chairman: LOUISE B. LOCKWOOD, 441 Park Ave., New York.

LOCAL COMMITTEES.

Boston—Bertha Scripture, Chairman, Lincoln, Mass.

Philadelphia—Isabel L. Vanderslice, Chairman, 436 Stafford Street, Germantown, Pa.

SETTLEMENTS.

New York City—95 Rivington Street.

Philadelphia—433 Christian Street.

Boston—93 Tyler Street (Denison House).

The Annual Meeting of the College Settlements Association.

HELD AT 95 RIVINGTON STREET, NEW YORK CITY, MAY 2, 1913.

The annual meeting of the Electoral Board of the College Settlements was held at the New York Settlement on the first Saturday in May. The roll call showed electors present from Wellesley, Smith, Vassar, Bryn Mawr, Wells, Packer Collegiate Institute, Swarthmore, Elmira, Barnard and Mount Holyoke, who, with the Associate electors, members of the Standing Committee, Head-workers and delegates, made a total of 30 present. Miss Cowan, President of the Association, presided.

The Secretary reported the following changes in the Board since October, 1902: Miss Sarah F. Sheppard succeeds Mrs. Hill as Vassar Alumnae Elector; Miss Marjorie Hixcox succeeds Miss Upton as Vassar College Elector; Miss Ella K. Truesdale succeeds Miss Knipe as Wells College Elector; Miss Stella Foreman succeeds Mrs. Bretz as Packer Alumnae Elector; Miss Charlotte H. Crawford succeeds Miss Butler as Cornell College Elector; Miss Margaret Craig succeeds Miss Clothier as Swarthmore College Elector; Miss Gertrude D. Seely succeeds Miss Dexter as Elmira College Elector; Miss Caroline E. Wilson succeeds Miss Kerr as Woman's College of Baltimore

College Elector; Miss Winifred A. Saunders succeeds Miss Grevstad as Mount Holyoke College Elector.

Mrs. William Gammell, of Providence, Rhode Island, was elected to membership on the Board and Mrs. Arthur H. Scribner, the retiring fifth member of the Standing Committee, was made Associate Elector. The election of officers for the coming year resulted in the re-election of the officers of the past year with the exception of Mrs. Arthur H. Scribner, who was obliged, under the pressure of other duties, to withdraw from the office of fifth member. Miss Susan E. Foote, who has served on the Board as Smith Alumnae Elector, was elected to the office.

Other routine business was the reading of the report of the Standing Committee and the report of the General Treasurer. The Standing Committee report contained two items of general interest. One was in regard to the publication last January of the entire result of Miss Mary B. Sayls's investigation of housing conditions in Jersey City, made during her year as College Settlements Association Fellow, 1901-1902. The American Academy of Political and Social Science issued the report as a supplement to the January number of the Annals. Copies of the monograph may be obtained from the Secretary of the Association. The other item of the Standing Committee report referred to the outlook for a chapter of the Association in the Women's College at Brown University sometime in the near future. Miss Dudley of Denison House was able to arouse some enthusiasm among the students there by a recent address on the work of the Association and its settlements, and on invitation of the Standing Committee a representative of the Brown students was present at the annual meeting. Miss Chace, one of the two Association Fellows for the year 1902-1903, is a graduate of Brown University, class of 1900.

Following the reading of the Treasurer's report of income, and the apportionment of the usual funds for the work of the three settlements, for committee expenses, etc., the discussion of the morning was directed mainly into two important channels and resulted in the forming of several committees to carry on work during the summer and report at the autumn meeting of the Board. The need for present educational activity on the part of the Association and the line along which the Association shall extend its future development were topics of special moment brought up for consideration.

The need is felt at this time by electors who are working in college chapters and by those who are working more directly in the outside world, of educational literature which shall set forth clearly and forcibly the aim of the settlement movement aside from its practical visible accomplishment in the day by day work at the settlements. Great interests are at stake besides this practical achievement and it is necessary that every worker should grasp this fact and then turn to help in the task of imbuing whole neighborhoods and people with the idea of what settlement work really is. The association plans a revival of propaganda and at this annual meeting a committee was formed, two members of which are Mrs. Helen Maud Thayer and Professor Vida Dutton Scudder, which will at once set about the preparation of some pamphlets or leaflets to help meet the required need.

The taking up of a new settlement, the increasing of present appropriations to its three settlements, or the extension of expenditure along the line of fellowships were the three questions confronting the Board when the subject of special appropriations came up for consideration. The remoteness of many of the college chapters, notably Smith and Mount Holyoke, from any one of the three college settlements makes the advantage of a new settlement in one of the college neighborhoods seem particularly obvious. Electors at the meeting were unanimous in their feeling that the settlements are the definite stimulus of the college chapters and that where the colleges are distant interest is likely to flag. Discussion as to the increasing of present appropriations centered about the present situation at the Philadelphia Settlement, where work and opportunity are developing with great rapidity and where local support is rather more difficult to secure than in New York or Boston. The consideration of the matter was put into the hands of a committee. The discussion of extension along the line of more fellowships to be offered by the Association resulted in the appointment of a committee to undertake the work of providing scholarships and fellowships in relation with the colleges, and in the appropriation of \$200 to be expended at the discretion of this committee.

The Board voted a non-competitive Fellowship for the coming year to be given to Miss Frances A. Kellor, who has been one of the Association Fellows for 1902-1903. Miss Kellor made an informal report to the Board of her work during the past year. She has been in-

vestigating employment bureaus for women in New York and Chicago, and is at present in residence at Rivington Street, New York. Her work has been developing in opportunity and interest and promises to be valuable in its results. Official reports, growing out of her investigations and the investigations of others along the same line, will probably be made to the cities in which she has worked. Miss Kellor is also making a collection of laws governing employment bureaus and it is hoped that these, used in connection with facts gathered, may lead to legislation on the subject at some future time.

The Board also voted an appropriation of \$300 for an open competitive scholarship which will be offered by the Association.

Miss Davies of the Philadelphia Settlement and Miss Williams of the New York Settlement presented informal reports of the work of the past winter at the two settlements. The Electors from the colleges present at the meeting then spoke of their special difficulties or made helpful suggestions to the Board, after which the Board adjourned and were the guests of the New York Settlement at luncheon.

The first hour of the afternoon was spent by the members of the Board in visiting the Ludlow Street house and the new gymnasium on Orchard Street. At half past three o'clock addresses were made by Mr. Robert Hunter of the University Settlement on the recent child labor agitation in New York City, and by Mrs. R. Y. Fitz Gerald on New York Tenement House Reform and the opposition with which it has met.

THE MONTH AT CHICAGO COMMONS.

The departure of the Warden and Mrs. Taylor for a six months' tour of England and the continent was the chief happening of the past month. This vacation is many times the longest absence of the Warden from the settlement since taking up his residence at the "old Commons" nearly eight years ago.

The loss our household suffers through this protracted break in the family circle will be met by the brave and generous spirit of mutual helpfulness and good will which has been stored within and about Chicago Commons by the unremitting service of seven years.

Refreshed and strengthened by the greatly needed rest, and bringing a goodly heritage of observation and suggestion for solution of the many problems of our common life, the return of our travelers will be awaited with happy anticipation of sharing in all the pleasures and benefits of their long voyage.

THE MAY FESTIVAL.

The annual Commons May festival, held on the afternoons and evenings of May 8th and 9th, brought to its close a very successful winter's work among the clubs and classes, the handiwork of more than 1,000 children being on exhibit.

A miscellaneous display of raffia work, passepartout, bead chains, crocheted slippers and lace, aprons, belts, etc., represented much patience and persistent effort on the part of the members of the Girls' Clubs. The operetta rendered on Friday night to an audience that packed the auditorium hall was also a feature of the regular club work.

Manual work was exhibited made by the boys and girls working in the shop, who did great credit to themselves and their instructor by their bench work, burnt wood work, carving and staining.

The sewing school, made up of children under twelve years of age, showed an interesting collection of sample books and garments. The woman's embroidery class had an exhibit of Mountmellic work in silk and linen.

The cooking school had the usual inviting display, that made by the Housekeeper's Club being especially attractive, consisting of the national dishes of the different members.

Our neighboring Washington and Montefiore Schools co-operated with the Commons and made an excellent and praiseworthy display, the rooms allotted them being filled to overflowing with hand-work in sewing, carpentry, weaving, burnt-wood work, sloyd, paper-folding, painting, drawing, etc., etc. The exhibit of the Washington School was largely constructive work, an especially fine display being made in bent-iron work and pottery. This school, owing to the untiring energy of the principal, possesses several potters' wheels and a kiln of their own and do most original and artistic work.

An exhibit shown by the Montefiore School from kindergarten to eighth grade was noticeable for the high standard of its literary work, the lessons for the year being artistically illustrated and arranged in books with hand-decorated covers, all showing the faithful and conscientious work of principal and teacher.

The beautiful collection of pictures loaned through the generous interest of Mr. W. Scott Thurber were greatly enjoyed and became one of the chief centers of interest.

Programs were given afternoon and evening by pupils of the elocution, music and gymnasium classes, assisted by Prof. Tomlins' children's chorus and the Chicago Commons Choral Club.

The beautiful bronze tablet presented by Mrs. Charles D. Blaney to the memory of her father has been placed on the vestibule wall to the right of the front door. Its inscription reads:

JOHN MARSHALL WILLIAMS,
RESIDENCE HALL
CHICAGO COMMONS
1901.

The Tabernacle Church of our neighborhood, which shares with the settlement the use of the Chicago Commons building, is slowly but surely building up from within, under the pastorate of Rev. James Mullenbach. Numerical increase is slow, owing to the fact that the trend of church-going families is away from its parish and the incoming population is not to its manor born. But the depth, breadth, and essential value of this church's direct and reflexive influence are far greater than can be estimated at any stated gatherings, or by any statistical test. The farewell reception given by its members to Prof. and Mrs. Taylor and their presentation of steamer rugs in token of affection contributed one of the freest and simplest occasions of the year.

HELP NEEDED FOR PLAY-GROUND.

With the co-operation of the Vacation Schools and Play-Ground Committee we gladly re-open the public play-ground for the children of our two great neighboring schools, under a competent resident-director. It needs new equipment at \$200 cost and support at the rate of \$50 per month additional to the \$25 monthly rental. Our Washington school gives its principal to the superintendency of the summer vacation schools.

RELIEVING THE WARDEN FROM SOLICITUDE.

To relieve the warden during his absence of the financial care which he has so long borne all alone, a finance committee has generously assumed the responsibility for the support of the Chicago Commons work until he returns next November. The five busy people who should receive, without personally soliciting it, the \$3,000 or more needed are:

Alexander B. Scully, Halsted and Fulton Sts.
Edward L. Ryerson, 18 Milwaukee Ave.
Miss Jane Addams, Hull House.
Frank O. Lowden, The Temple Building.
Edwin Burritt Smith, First National Bank Building.

"I have no ambition so great as that of being truly esteemed of my fellowmen, by rendering myself worthy of their esteem."—Lincoln.

